



UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
REGION 5
77 WEST JACKSON BOULEVARD
CHICAGO, IL 60604-3590

US EPA RECORDS CENTER REGION 5



476211

REPLY TO THE ATTENTION OF:

JUN 18 2014

SE-5J

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Trust Number 13439
Nancy Tunberg, Branch Manager
First Midwest Bank
3510 West Elm Street
McHenry, Illinois 60050

Re: Inverse Investment Site
3004 IL Route 120, McHenry, McHenry County, Illinois 60050
Site Spill Identification Number: C5T7
General Notice of Potential Liability for Trust Number 13439

Dear Ms. Tunberg:

This is a General Notice Letter. The U.S. Environmental Protection Agency is sending you this letter because the Agency sent you a General Notice Letter, dated June 4, 2014, that mistakenly referenced an incorrect trust number.

The U.S. Environmental Protection Agency has documented the release or threat of release of hazardous substances, pollutants and contaminants into the environment from the Inverse Investment Site, located at 3004 IL Route 120, McHenry, McHenry County, Illinois 60050 and is planning to spend public funds to control and investigate these releases. This action will be taken by EPA pursuant to the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended (CERCLA), 42 U.S.C. §§ 9601-9675 unless EPA determines that such action will be done properly by a responsible party or parties. Responsible parties under CERCLA include the current and former owners and operators of the Inverse Investment Site, and persons who generated the hazardous substances or were involved in the transport, treatment or disposal of the hazardous substances at the Site. Under Section 107(a) of CERCLA, 42 U.S.C. § 9607(a), where EPA uses public funds towards the cleanup of the hazardous substances, responsible parties are liable for all costs associated with the removal or remedial action and all other necessary costs incurred in cleaning up the Inverse Investment Site, including investigation, planning and enforcement costs.

EPA is currently planning to conduct the following actions at the Inverse Investment Site:

1. Develop and implement a Site Health and Safety Plan and a Site Work Plan outlining measures to control and dispose of all hazardous containing substances remaining on the property.

2. Conduct sampling as necessary to determine the extent of contamination;
3. If necessary, abate all Site-related hazardous substances, pollutants, or contaminants, and transport to and dispose of at an EPA-approved disposal facility, in accordance with the EPA's Off-Site Rule (40 CFR § 300.440);
4. Extend approximately 800 feet of municipal water main and connect four known-contaminated homes to the new water main, and
5. Take any other necessary response actions to address any release or threatened release of a hazardous substance, pollutant, or contaminant that the EPA determines may pose an imminent and substantial endangerment to the public health or welfare or the environment.

EPA has received information that Trust Number 13439 may have owned or operated the Inverse Investment Site or generated or transported hazardous substances that were disposed of at the Site and that First Midwest Bank is the Trustee for Trust Number 13439. By this letter, EPA notifies Trust Number 13439 of its potential liability with regard to this matter and encourages it, as a potentially responsible party, to agree to reimburse EPA for costs incurred to date and to voluntarily perform or finance the response activities that EPA has determined or will determine are required at the Inverse Investment Site. EPA is willing to discuss the entry of an appropriate administrative consent order under which Inverse Invest Trust would perform or finance response activities and reimburse EPA for its costs.

If a consent order cannot be promptly concluded, EPA may issue a unilateral order under Section 106 of CERCLA, requiring Trust Number 13439 to perform specified work. Under Sections 106 and 107 of CERCLA and Trust Number 13439 may be liable for reimbursement of EPA's costs, for statutory penalties and for treble damages for noncompliance with such an order. If Trust Number 13439 is a qualified small business, enclosed is a *U.S. EPA Small Business Resources Information Sheet*, which may be helpful if it is subject to an EPA enforcement action.

Because of the conditions described above, EPA believes that response activities at the Inverse Investment Site must be initiated as quickly as possible. Therefore, EPA does not intend to utilize the special notice procedures available under Section 122(e) of CERCLA.

You should, on behalf of Trust Number 13439, as a potentially responsible party, notify EPA in writing within ten (10) business days of receipt of this letter of Trust Number 13439's willingness to perform or finance the activities described above and to reimburse EPA for its costs. The response should be sent to:

Mike R. Rafati, Enforcement Specialist
U.S. Environmental Protection Agency, Region 5
Superfund Division - Enforcement & Compliance Assurance Branch
Enforcement Services Section 2, SE-5J
77 West Jackson Boulevard
Chicago, Illinois 60604-3590

If EPA does not receive a timely response, EPA will assume that Trust Number 13439 does not wish to negotiate a resolution of its potential responsibility in connection with the Inverse Investment Site and that it has declined any involvement in performing the response activities.

Your response should indicate the appropriate name, address and telephone number for further contact regarding Trust Number 13439. If it is already involved in discussions with state or local authorities, engaged in a voluntary cleanup action or involved in a lawsuit regarding this site, activities should continue as the Trust sees fit. This letter is not intended to advise Trust Number 13439 or direct it to restrict or discontinue any such activities already underway; however, you are advised to report the status of those discussions or actions in your response to this letter and to provide a copy of your response to any other parties involved in those discussions or actions.

If you need further information regarding this letter, you may contact Cynthia Kawakami of the EPA Office of Regional Counsel at (312) 886-0564.

Due to the nature of the problem at this facility and the attendant legal ramifications, EPA strongly encourages you to submit a written response on behalf of Inverse Investment Trust within the time frame specified herein. We hope you will give this matter your immediate attention.

Sincerely,

A handwritten signature in dark ink, appearing to read "Samuel Borries". The signature is fluid and cursive, with the first name "Samuel" being more prominent than the last name "Borries".

Samuel Borries, Chief
Emergency Response Branch 2

Enclosure

U.S. EPA Small Business Resources Information Sheet

U.S. EPA Small Business Resources Information Sheet

The United States Environmental Protection Agency provides an array of resources, including workshops, training sessions, hotlines, websites and guides, to help small businesses understand and comply with federal and state environmental laws. In addition to helping small businesses understand their environmental obligations and improve compliance, these resources will also help such businesses find cost-effective ways to comply through pollution prevention techniques and innovative technologies.

EPA's Small Business Websites

Small Business Environmental Homepage - www.smallbiz-enviroweb.org

Small Business Gateway - www.epa.gov/smallbusiness

EPA's Small Business Ombudsman - www.epa.gov/sbo or 1-800-368-5888

EPA's Compliance Assistance Homepage

[www.epa.gov/compliance/assistance/
business.html](http://www.epa.gov/compliance/assistance/business.html)

This page is a gateway to industry and statute-specific environmental resources, from extensive web-based information to hotlines and compliance assistance specialists.

EPA's Compliance Assistance Centers
www.assistancecenters.net

EPA's Compliance Assistance Centers provide information targeted to industries with many small businesses. They were developed in partnership with industry, universities and other federal and state agencies.

Agriculture
www.epa.gov/agriculture/

Automotive Recycling
www.ecarcenter.org

Automotive Service and Repair
www.ccar-greenlink.org or 1-888-GRN-LINK

Chemical Manufacturing
www.chemalliance.org

Construction
www.cicacenter.org or 1-734-995-4911

Education
www.campuserc.org

Food Processing
www.fpeac.org

Healthcare
www.hercenter.org

Local Government
www.lgean.org

Metal Finishing
www.nmfrc.org

Paints and Coatings
www.paintcenter.org

Printed Wiring Board Manufacturing
www.pwbrc.org

Printing
www.pneac.org

Ports
www.portcompliance.org

**U.S. Border Compliance and
Import/Export Issues**
www.bordercenter.org

**Hotlines, Helplines and
Clearinghouses**
www.epa.gov/epahome/hotline.htm

EPA sponsors many free hotlines and clearinghouses that provide convenient assistance regarding environmental requirements. Some examples are:

Antimicrobial Information Hotline
info-antimicrobial@epa.gov or
1-703-308-6411

**Clean Air Technology Center (CATC)
Info-line**
www.epa.gov/ttn/catc or 1-919-541-0800

**Emergency Planning and Community
Right-To-Know Act**
[www.epa.gov/superfund/resources/
infocenter/epcra.htm](http://www.epa.gov/superfund/resources/infocenter/epcra.htm) or 1-800-424-9346

**EPA Imported Vehicles and Engines
Public Helpline**
www.epa.gov/otaq/imports or
734-214-4100

National Pesticide Information Center
www.npic.orst.edu/ or 1-800-858-7378

**National Response Center Hotline -
to report oil and hazardous substance spills**
www.nrc.uscg.mil or 1-800-424-8802

**Pollution Prevention Information
Clearinghouse (PPIC)**
www.epa.gov/opptintr/ppic or
1-202-566-0799

Safe Drinking Water Hotline
[www.epa.gov/safewater/hotline/index.
html](http://www.epa.gov/safewater/hotline/index.html) or 1-800-426-4791

Stratospheric Ozone Protection Hotline
www.epa.gov/ozone or 1-800-296-1996

Toxic Substances Control Act (TSCA) Hotline
tsca-hotline@epa.gov or 1-202-554-1404

Wetlands Information Helpline
www.epa.gov/owow/wetlands/wetline.html or 1-800-832-7828

State and Tribal Web-Based Resources

State Resource Locators
www.envcap.org/statetools

The Locators provide state-specific contacts, regulations and resources covering the major environmental laws.

State Small Business Environmental Assistance Program (SBEAPs)
www.smallbiz-enviroweb.org

State SBEAPs help small businesses and assistance providers understand environmental requirements and sustainable business practices through workshops, trainings and site visits. The website is a central point for sharing resources between EPA and states.

EPA's Tribal Compliance Assistance Center
www.epa.gov/tribalcompliance/index.html

The Center provides material to Tribes on environmental stewardship and regulations that might apply to tribal government operations.

EPA's Tribal Portal
www.epa.gov/tribalportal/

The Portal helps users locate tribal-related information within EPA and other federal agencies.

EPA Compliance Incentives

EPA provides incentives for environmental compliance. By participating in compliance assistance programs or voluntarily disclosing and promptly correcting violations before an enforcement action has been initiated, businesses may be eligible for penalty waivers or reductions. EPA has two such policies that may apply to small businesses:

EPA's Small Business Compliance Policy
www.epa.gov/compliance/incentives/smallbusiness/index.html

This Policy offers small businesses special incentives to come into compliance voluntarily.

EPA's Audit Policy
www.epa.gov/compliance/incentives/auditing/auditpolicy.html

The Policy provides incentives to all businesses that voluntarily discover, promptly disclose and expeditiously correct their noncompliance.

Commenting on Federal Enforcement Actions and Compliance Activities

The Small Business Regulatory Enforcement Fairness Act (SBREFA) established a SBREFA Ombudsman and 10 Regional Fairness Boards to receive comments from small businesses about federal agency enforcement actions. If you believe that you fall within the Small Business Administration's definition of a small business (based on your North American Industry Classification System designation, number of employees or annual receipts, as defined at 13 C.F.R. 121.201; in most cases, this means a business with 500 or fewer employees), and wish to comment on federal enforcement and compliance activities, call the SBREFA Ombudsman's toll-free number at 1-888-REG-FAIR (1-888-734-3247), or go to their website at www.sba.gov/ombudsman.

Every small business that is the subject of an enforcement or compliance action is entitled to comment on the Agency's actions without fear of retaliation. EPA employees are prohibited from using enforcement or any other means of retaliation against any member of the regulated community in response to comments made under SBREFA.

Your Duty to Comply

If you receive compliance assistance or submit a comment to the SBREFA Ombudsman or Regional Fairness Boards, you still have the duty to comply with the law, including providing timely responses to EPA information requests, administrative or civil complaints, other enforcement actions or communications. The assistance information and comment processes do not give you any new rights or defenses in any enforcement action. These processes also do not affect EPA's obligation to protect public health or the environment under any of the environmental statutes it enforces, including the right to take emergency remedial or emergency response actions when appropriate. Those decisions will be based on the facts in each situation. The SBREFA Ombudsman and Fairness Boards do not participate in resolving EPA's enforcement actions. Also, remember that to preserve your rights, you need to comply with all rules governing the enforcement process.

EPA is disseminating this information to you without making a determination that your business or organization is a small business as defined by Section 222 of the Small Business Regulatory Enforcement Fairness Act or related provisions.

bcc: Cynthia Kawakami, ORC (C-13J)
Leonard Zintak, OSC (SE-5J)
Mike R. Rafati, ESS 2 (SE-5J)
Richard Hackley, PAAS (MF-10J)
Records Center (SRC-7J)



United States
Environmental Protection
Agency
Region 5 *Ref: SE-5J*
77 West Jackson Blvd.
Chicago, IL 60604

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Send to	
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TRUST NUMBER 13439
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- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TRUST NUMBER 13439
NANCY TUNBERG BCH MGR
FIRST MIDWEST BANK
3510 W ELM ST
MCHENRY IL 60050

2. Article Number

(Transfer from service label)

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PS Form 3811, March 2001

Domestic Return Receipt

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COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

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C. Signature

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☐ Agent☐ AddresseeD. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☒ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

REVERSE GNL

Rafati SE-SI